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PTO/SB/21 (09-06)

Approved for use through 03/31/2007. OMB 0651-0031

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<h1>TRANSMITTAL FORM</h1> <p><i>(to be used for all correspondence after initial filing)</i></p>		U.S. Application Number	10/650,389 – Conf. # 7166
		Filing Date	August 28, 2003
		First Named Inventor	DeFrancesco
		Art Unit	3694
		Examiner Name	TRAMMELL, JAMES P
Total Number of Pages in This Submission	3	Attorney Docket Number	DLT-001DV2 (104570-141785)

ENCLOSURES (Check all that apply)		
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Firm Name	GOODWIN PROCTER LLP		
Signature			
Printed name	Robert S. Blasi, Esq.		
Date	January 31, 2007	Reg. No.	50,389



PTO/SB/122 (01-06)
Approved for use through 12/31/2008. OMB 0651-0035
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CHANGE OF CORRESPONDENCE ADDRESS Application Address to: Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450	Application Number	10/650,389 – Conf.# 7166
	Filing Date	August 28, 2003
	First Named Inventor	DeFrancesco
	Art Unit	3694
	Examiner Name	TRAMMELL, JAMES P
	Attorney Docket No.	DLT-001DV2 (104570-141785)

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- ☐ Assignee of record of the entire interest.
Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96).
- ☒ Attorney or agent of record. Registration Number 50,389.
- ☐ Registered practitioner named in the application transmittal letter in an application without an executed oath or declaration. See 37 CFR 1.33(a)(1). Registration Number _____.

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Typed or Printed Name	Robert S. Blasi, Esq.		
Date	January 31, 2007	Telephone	(617) 570-1408

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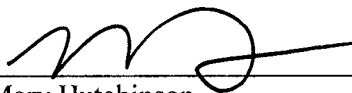
PATENT
Attorney Docket No. DLT-001DV1
(104570/141785)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: DeFrancesco et al. CONFIRMATION NO.: 6100
SERIAL NO.: 10/649,397 GROUP NO.: 3694
FILING DATE: August 27, 2003 EXAMINER: GREENE, DANIEL
LAWSON
TITLE: COMPUTER IMPLEMENTED AUTOMATED CREDIT
APPLICATION ANALYSIS AND DECISION ROUTING SYSTEM

CERTIFICATE OF FIRST CLASS MAILING UNDER 37 C.F.R. 1.8

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